

## ABSTRACT OF THE DISCLOSURE

A semiconductor device includes a substrate, and a recess is formed in the substrate. A back surface of the substrate is covered with an insulating film, and wiring, pads and posts are formed on the insulating film. The pads are connected to the posts by the wiring. The entire back surface of the substrate except for areas of the pads and the posts is covered with the insulating film. External terminals, such as solder balls, are formed on the posts. A first chip is fixed to the pads within the recess, and a second chip is adhered to the first chip with an adhesive. The first chip and the second chip respectively have a wafer level chip size package (WCSP) structure where external terminals are arranged planarly by rewiring from internal electrodes which are provided with an insulating coating.